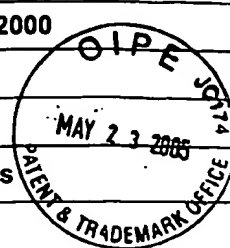


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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

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Application Number	09/728,340
Filing Date	December 1, 2000
First Named Inventor	Tom Vicknair
Art Unit	3628
Examiner Name	Harish T. Dass
Attorney Docket Number	72167.000253



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Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HTD		US- 20010018739	08/30/2001	Anderson et al.	
		US- 20010037309	11/01/2001	Carlyle St. Vrain, Kent	
		US- 20010047334	11/29/2001	Nappe et al.	
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		US- 4396985	08/02/1983	Ohara, Hideo	

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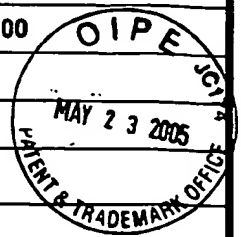
First Named Inventor Tom Vicknair

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Examiner Name Harish T. Dass

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V		US- 5237159	08/17/1993	Stephens, Thomas S.	

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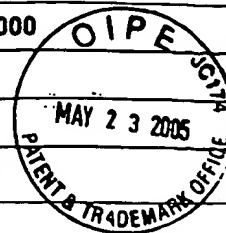
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H7D		US- 5283829	02/01/1994	Anderson, Milton M.	
		US- 5287269	02/15/1994	Dorrough, John	
		US- 5311594	05/10/1994	Penzias, Arno A.	
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		US- 5367581	11/22/1994	VanHorn, David B.	
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		US- 5402474	03/28/1995	Miller, Steven K.	
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HTD		US- 5483445	01/09/1996	Pickering, Richard E.	
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V		US- 5615109	03/25/1997	Eder, Jeff	

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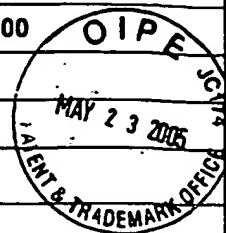
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Art Unit	3628
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		US- 5748780	05/05/1998	Stolfo, Salvatore J.	

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HTD		US- 5751842	05/12/1998	Eccles, John N.	
		US- 5770843	06/23/1998	Rose, Manning I.	
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		US- 5870723	02/09/1999	David F. Pare	

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HTD		US- 5870725	02/09/1999	Belinger et al.	
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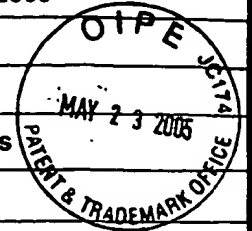


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H7D		US- 5966698	10/12/1999	Pollin, Robert E.	
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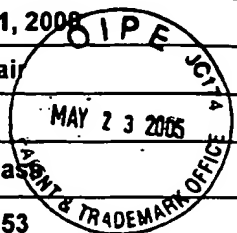
Filing Date December 1, 2008

First Named Inventor Tom Vicknair

Art Unit 3628

Examiner Name Harish T. Dass

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		US- 6138118	10/24/2000	Koppstein et al.	
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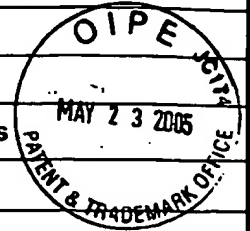
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INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)				Application Number	09/728,340
				Filing Date	December 1, 2000
				First Named Inventor	Tom Vicknair
				Art Unit	3628
				Examiner Name	Harish T. Dass
Sheet	11	of	14	Attorney Docket Number	72167.000253

**U.S. PATENT DOCUMENTS**

Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
HTD		US- 6278981	08/21/2001	Dembo	
		US- 6304858	10/16/2001	Mosler	
		US- 6321212	11/20/2001	Lange	
		US- 6321212	11/20/2001	Lange	
		US- 6321212	11/20/2001	Lange	
		US- 6338047	01/08/2002	Wallman	
		US- 6393409	05/21/2002	Young	
		US- 6418419	07/09/2002	Nieboer	
		US- 6609125	08/19/2003	Layne et al.	

FOREIGN PATENT DOCUMENTS

Examiner Initials	Cite No.	FOREIGN PATENT DOCUMENT		Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION	
		Country Code:	Number - Kind Code (if known)				YES	NO
HTD		WO	02/063432	08/15/2002	Talbert, V.		<input type="checkbox"/>	<input type="checkbox"/>
		WO	91/16691	10/31/1991	Jones et al.		<input type="checkbox"/>	<input type="checkbox"/>
		WO	93/08545	04/29/1993	Jones et al.		<input type="checkbox"/>	<input type="checkbox"/>
		WO	96/08783	03/21/1996	Stein et al.		<input type="checkbox"/>	<input type="checkbox"/>
		EP	99999	07/02/83	Vohrer		<input type="checkbox"/>	<input checked="" type="checkbox"/>
HTD		EP	1014318	06/28/2000	Yamaguchi		<input type="checkbox"/>	<input type="checkbox"/>

EXAMINER SIGNATURE

Harish Dass

DATE CONSIDERED

7/19/05

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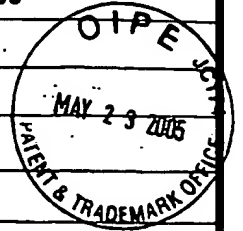


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Attorney Docket Number	72167.000253



Sheet 12 of 14

OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS

Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
HTD	1.	Visa & Carnegie Mellon Plan Online Payment Scheme, Newsbyte News Network, 02/15/95, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	2.	PRIYA, MALHOTRA, "Clearing House Enumerates e-Payments Ills," American Banker The Financial Services Daily, Tuesday, August 13, 2002, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	3.	Financial News, "Wells Fargo Rolls Out Nationwide Lockbox Check Conversion," PR Newswire Association, April 22, 2003, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	4.	Cards International January 30, 1996, First Data markets stored-value cards, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	5.	Business Wire, January 15, 1996, CES/NaBANCO introduces stored value card technology; blockbuster video is first merchant partner, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	6.	MELINDA NORRIS, et al., Omaha World Herald, January 19, 1996, Sunrise Edition, First data unit develops blockbuster cash card, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	7.	VALERIE BLOCK, The American Banker, September 1, 1995, Blockbuster running test of a stored value card, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	8.	Wall Street Journal 11/07/02, Fidelity Helps Fund Sellers Trim the Taxes They'll Owe, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	9.	Harsh Truth: Your Investments Likely Won't Make Any Money, 2 pages	<input type="checkbox"/>	<input type="checkbox"/>
	10.	Erica Goode, The New York Times, November 5, 2002, On Profit, Loss and the Mysteries of the Mind, 4 pages	<input type="checkbox"/>	<input type="checkbox"/>

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Sheet 13 of 14

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Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION	
			YES	NO
HTD	11.	PNCBANK, Today's Issues in Treasury Management, Payor's Prescription for Painless Migration to Electronic Healthcare Payments and Remittance Advices, www.treasury.pncbank.com, 6 pages		
	12.	PNCBANK, Today's Issues in Treasury Management, Provider's Prescription for Painless Migration to Receipt of Electronic Healthcare Payments and Remittance Advices, www.treasury.pncbank.com, 8 pages		
	13.	Gregory Zuckerman, The Wall Street Journal Online, June 12, 2002, The Hedge-Fund Craze, 17 pages		
	14.	The Stars in the Sky Flicker, And Fund Stars Do The Same, 3 pages		
	15.	Card Flash Daily Payment Card News, September 23, 2004, CardWeb.com Inc., 3 pages		
	16.	Annual Report Pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934, Intelidata Technologies Corporation, Commission File Number 000-21685, pages 1-10 (out of 55). Fiscal year ended 12-31-01		
	17.	Technology, <i>In Brief: Wachovia-InteliDate Deal</i> , Tuesday, May 7, 2002.		
	18.	French, Kristen, Tech Stocks: Market Movers, <i>Investors Worry CheckFree Being Chased from Its Own Game</i> June 20, 2002, pages 1-4.		
	19.	Money, Initial Launch to 200 Credit Unions, June 27, 2002, pages 1-3.		
	20.	Bills, Steve, Technology, <i>"Chase Pact Done, What's Next for Web Vendors?"</i> June 3, 2002, page 23. (3 pages)		
	21.	Nokia Announces the World's First NFC Enabled Mobile Product for Contactless Payment and Ticketing, 2/9/05, http://www.prnewswire.com/cgi-bin/stories.pl?ACCT=109&STORY=		

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